



FEMA Region VIII  
Joint Information Center  
Denver, CO

**FEMA**

# News Release

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## **Citizens Urged to Buy Flood Insurance Now**

As we enter the Spring snowmelt season there's always the potential for flooding in FEMA's six-state Region VIII, which includes Colorado, Montana, North Dakota, South Dakota, Utah and Wyoming.

So what can individuals and families do to prepare? They can buy flood insurance. FEMA Region VIII has prepared a Flood Insurance Media Kit with numerous interactive resources to help citizens prepare for potential flooding. The kit can be downloaded at <http://www.fema.gov/about/regions/regionviii/floodkit.shtm>.

And since there is a 30-day waiting period before a policy can take effect, it's important to get flood insurance right away. When the snow melts or the rains come, it may be too late to file a flood insurance claim.

The average cost of flood insurance in FEMA Region VIII states (CO, MT, ND, SD, UT, WY) is only \$683 a year – less than \$2 a day for financial protection from what could be devastating effects of a flood in a home or business.

“Over the past several years, each of our Region VIII states have experienced some level of flooding,” said FEMA Region VIII Mitigation Division Director Jeanine Petterson. “Springtime is always a good season for families and businesses to assess their flood risks, and seriously consider getting flood insurance.”

Flood insurance benefits can far exceed what is available through federal disaster assistance. The most prevalent form of assistance comes in the form of a low-interest loan and is only made available within a federally declared disaster area. In addition, a disaster assistance payment averages \$4,000 - often well short of the actual damage.

There are many myths surrounding flood insurance. For instance, many people assume that homeowner's or business-owner's insurance covers flood damage – it does not. Many believe that a property must be in a Special Flood Hazard Area or a “floodplain” to be eligible for coverage – not true. In fact, 20 to 25 percent of all claims come from floods that happened in low or moderate flood-risk areas.

Find out more about your risk and flood insurance at [www.floodsmart.gov](http://www.floodsmart.gov). To purchase flood insurance or find an agent, call 1-800-427-2419.

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